

United States Bankruptcy Court
Western District of Washington

In re:
Michael Gunderson
Patricia Gunderson
Debtors

Case No. 09-20948-TWD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: dannyr
Form ID: bl8w

Page 1 of 3
Total Noticed: 24

Date Rcvd: Apr 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2013.

db/jdb +Michael Gunderson, Patricia Gunderson, 1406 NW 75th St, Seattle, WA 98117-5320
952058236 +Allied Credit/Alliance One, Attn: Bankruptcy, PO Box 2449, Gig Harbor, WA 98335-4449
952058239 +Gdyr/cbusa, PO Box 20483, Kansas City, MO 64195-0483
952058241 +Johnson Controls Inc., c/o Fidelity Investments, 82 Devonshire St., Boston MA 02109-3605
952058244 +Renton Collections Inc, PO Box 272, Renton, WA 98057-0272
952058247 Us Bank, Cb Disputes, Saint Louis, MO 63166
952058248 Us Bank/na Nd, Cb Disputes, Saint Louis, MO 63166
952058249 Verizon Wireless, PO Box, Bellevue, WA 98009-9682

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg EDI: IRS.COM Apr 19 2013 02:08:00 Internal Revenue Service, 915 2nd Avenue MS W244,
Seattle, WA 98174

smg EDI: WADEPREV.COM Apr 19 2013 02:08:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300

sr +EDI: HFC.COM Apr 19 2013 02:08:00 HSBC Consumer and Mortgage Lending,
636 Grand Regency Blvd, BRANDON, FL 33510-3942

cr +EDI: PRA.COM Apr 19 2013 02:08:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067

952172319 +EDI: HFC.COM Apr 19 2013 02:08:00 Beneficial Washington inc, HSBC Mortgage Services,
636 Grand Regency Blvd, Brandon Florida 33510-3942

952058238 EDI: HFC.COM Apr 19 2013 02:08:00 Beneficial/hfc, P.O. Box 5608,
Glendale Heights IL 60139-5608

952058237 +EDI: HFC.COM Apr 19 2013 02:08:00 Beneficial/hfc, PO Box 1547, Chesapeake, VA 23327-1547
952058240 EDI: IRS.COM Apr 19 2013 02:08:00 Internal Revenue Service, PO BOX 21125,
PHILADELPHIA, PA 19114

952058242 +EDI: RMSC.COM Apr 19 2013 02:08:00 Lowes / MBGA, Attention: Bankruptcy Department,
PO Box 103106, Roswell, GA 30076-9106

952058243 +E-mail/Text: bnc@nordstrom.com Apr 19 2013 02:52:01 Nordstrom FSB,
Attention: Bankruptcy Department, PO Box 6566, Englewood, CO 80155-6566

952525693 EDI: PRA.COM Apr 19 2013 02:08:00 Portfolio Recovery Associates, LLC., PO Box 41067,
Norfolk, VA 23541

952201870 +EDI: PRA.COM Apr 19 2013 02:08:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067

952058245 +EDI: SEARS.COM Apr 19 2013 02:08:00 Sears/cbsd, 701 East 60th St N,
Sioux Falls, SD 57104-0432

952058246 +EDI: CITICORP.COM Apr 19 2013 02:08:00 Texaco / Citibank, Attn.: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507

952112102 EDI: USBANKARS.COM Apr 19 2013 02:08:00 U.S. Bank N.A., P.O. Box 5229,
Cincinnati, OH 45201

952280905 +EDI: AFNIVZWIRE.COM Apr 19 2013 02:08:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

sp Melissa A Huelzman

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

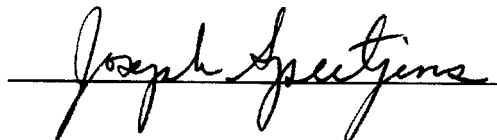
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2013 at the address(es) listed below:

Christina L Henry	on behalf of Debtor Michael Gunderson	mainline@hdm-legal.com,
hdmecf@gmail.com		
Christina L Henry	on behalf of Joint Debtor Patricia Gunderson	mainline@hdm-legal.com,
hdmecf@gmail.com		
Christina Latta Henry	on behalf of Debtor Michael Gunderson	hdmecf@gmail.com
Christina Latta Henry	on behalf of Plaintiff Michael Gunderson	hdmecf@gmail.com
Christina Latta Henry	on behalf of Plaintiff Patricia Gunderson	hdmecf@gmail.com
Christina Latta Henry	on behalf of Joint Debtor Patricia Gunderson	hdmecf@gmail.com
K Michael Fitzgerald	courtmail@seattlechl3.com	
Karrollanne K Cayce	on behalf of Creditor Beneficial Financial I Inc	ecfmail@aclawllp.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov	

TOTAL: 9

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101
Case No. 09-20948-TWD
Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Gunderson
1406 NW 75th St
Seattle, WA 98117

Patricia Gunderson
1406 NW 75th St
Seattle, WA 98117

Social Security/Individual Taxpayer ID No.:

xxx-xx-8785

xxx-xx-1403

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

The Debtor(s) filed a Chapter 13 case on **October 20, 2009**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 1328(a).

BY THE COURT

Dated: April 18, 2013

Timothy W Dore
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.